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BUENA VISTA NATIONAL BANK

Yesterday, Today, and Tomorrow
www.bvnb.com

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(D. Roman)

September 7, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Director Carter:

Can you imagine being in the position where you had to ask a competitor for assistance in making your business more successful? That is exactly what is going to happen if Wal-Mart is given approval for deposit insurance. That is the first step in having a nation wide Wal-Mart bank.

Before Wal-Mart came to Chester, we had four grocery stores, two hardware stores, two clothing stores and several other businesses. The competition from Wal-Mart has put many of them out of business.

The same would happen to Community Banks like ours. We have served this community for over 100 years. We have supported the community, and all of its retail customers by generating deposits locally and meeting the needs of our local economy through loans. A Wal-Mart Bank would drain us of the deposits we need to fund loans. The end result would mean that our local businesses would have to go to Wal-Mart, a direct competitor, and ask for business loans and it is obvious where that would lead. Please do not allow this to happen. Please do not approve Wal-Mart's application for deposit insurance.

Sincerely,

BUENA VISTA NATIONAL BANK

Allen A. Kaisor
President

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